



2025

# BENEFIT GUIDE

January 1, 2025 - December 31, 2025

**WELCOME** Your benefits are an important part of your overall compensation. We are pleased to offer a comprehensive array of valuable benefits to protect your health, your family and your way of life. This guide answers some of the basic questions you may have about your benefits. Please read it carefully, along with any supplemental materials you receive.

## Eligibility

You are eligible for benefits if you work 30 or more hours per week. You may also enroll your eligible family members under certain plans you choose for yourself. Eligible family members include:

- Your legally married spouse
- Your Common Law Spouse and/or their children, where applicable by state law
- Your children who are your natural children, stepchildren, adopted children or children for whom you have legal custody (age restrictions may apply). Disabled children age 26 or older who meet certain criteria may continue on your health coverage.

## When Coverage Begins

- **New Hires:** You must complete the enrollment process within 30 days of your date of hire. If you enroll on time, coverage is effective on the first of the month following **date of hire**.
- If you fail to enroll on time, you will NOT have benefits coverage (except for company-paid benefits).
- **Open Enrollment:** Changes made during Open Enrollment are effective January 1, 2025 - December 31, 2025.

## Choose Carefully!

Due to IRS regulations, you cannot change your elections until the next annual Open Enrollment period, unless you have a qualified life event during the year. Following are examples of the most common qualified life events:

- Marriage or divorce
- Birth or adoption of a child
- Child reaching the maximum age limit
- Death of a spouse, RDP, or child
- You lose coverage under your spouse's/RDP's plan
- You gain access to state coverage under Medicaid or CHIP

## Making Changes

**To make changes to your benefit elections, you must contact Human Resources within 30 days of the qualified life event (including newborns).** Be prepared to show documentation of the event such as a marriage license, birth certificate or a divorce decree. If changes are not submitted on time, you must wait until the next Open Enrollment period to make your election changes.

# Medical

Allied Global LLC. News is proud to offer you a choice between two different medical plans with UnitedHealthcare:

Key Medical Benefits	UnitedHealthcare	
	P2000i8021	
	In-Network	Out-of-Network
<b>Deductible</b> (per calendar year)		
Individual/Family (embedded)	\$2,000 / \$4,000	\$4,000 / \$8,000
<b>Out-of-Pocket Maximum</b> (per calendar year)		
Individual/Family	\$5,000 / \$10,000	\$10,000 / \$20,000
<b>Covered Services</b>		
<b>Office Visits</b> (physician / specialist)	\$25 / \$75 copay per visit	50% after ded.
<b>Routine Preventive Care</b>	No Charge	Not Covered
<b>Outpatient Diagnostic</b> (Lab & X-ray)	20% after ded.	50% after ded.
<b>Complex Imaging</b> (CT/PET scans, MRI's)	20% after ded.	50% after ded.
<b>Ambulance</b>	20% after ded.	20% after ded.
<b>Emergency Room</b>	20% after ded.	
<b>Urgent Care Facility</b>	\$50 copay per visit	50% after ded.
<b>Inpatient Hospital Stay</b>	20% after ded.	50% after ded.
<b>Outpatient Surgery</b>	20% after ded.	50% after ded.
<b>Prescription Drugs</b> (Tier 1 / Tier 2 / Tier 3 / Tier 4)		
<b>Retail Pharmacy</b> (31-day supply)	\$10/\$35/\$75/\$250	\$10/\$35/\$75/\$250
<b>Mail Order</b> (90-day supply)	\$25/\$87.50/\$187.50/\$625	Not Covered

# Dental

Allied Global LLC. is proud to offer you a dental plan with United Health Care:

Key Dental Benefits	United Health Care A8016
	DPPO
<b>Deductible</b> (per calendar year)	
Individual / Family	\$50 / \$150
<b>Benefit Maximum</b> (per calendar year; Preventive, Basic, and Major Services combined)	
Per Individual	\$1,000
<b>Covered Services</b>	
<b>Preventive Services</b>	100%
<b>Basic Services</b>	20%
<b>Major Services</b>	50%

Coinurance percentages shown in the above chart represent what the member is responsible for paying. 1. If you use an out-of-network provider, you will be responsible for any charges above the maximum allowed amount.

# Vision Plan

The **United Health Care Spectera** vision plan gives you the freedom to seek care from the provider of your choice. However, you will maximize your benefits and reduce your out-of-pocket costs if you choose a provider who participates in the **Spectera** network. Following is a high-level overview of the coverage available.

Key Vision Benefits	In-Network
<b>Exam</b> (once every 12 months)	\$10
<b>Materials Copay</b>	\$25
<b>Lenses</b> (once every 12 months)	
Single Vision	No charge after materials copay
Bifocal	
Trifocal	
<b>Frames</b> (once every 24 months)	Covered up to \$130
<b>Elective Contact Lenses</b> (once every 12 months; in lieu of glasses)	Covered up to \$105

# Basic Life / AD&D

**Life Insurance** provides your named beneficiary(ies) with a benefit in the event of your death. **Accidental Death and Dismemberment (AD&D) Insurance** provides specified benefits to you in the event of a covered accidental bodily injury that directly causes dismemberment (i.e., the loss of a hand, foot, or eye). In the event that your death occurs due to a covered accident, both the Life and the AD&D benefit would be payable.

## BASIC Life/AD&D (Company-paid)

This benefit is provided at **NO COST** to you.

Benefit amount	\$20,000
----------------	----------

# Cost of Benefits

Your contributions toward the cost of benefits are automatically deducted from your paycheck before taxes. The amount will depend upon the plan you select and if you choose to cover eligible family members.

# Contact Information

- ▶ **Medical:** United Health Care – 800-966-6596—[www.myuhc.com](http://www.myuhc.com)
- ▶ **Dental:** United Health Care – 800-966-6596—[www.myuhc.com](http://www.myuhc.com)
- ▶ **Vision:** United Health Care / Spectera – 800-638-3120—[myuhcvision.com](http://myuhcvision.com)
- ▶ **Life:** United Health Care – 800-966-6596—[www.myuhc.com](http://www.myuhc.com)

## Questions?

If you have additional questions, you may also contact:

Office Manager

Kim Stevens

[kim@talentnavigation.com](mailto:kim@talentnavigation.com)